

**Information to identify the case:**

Debtor 1	<b>Dawn R Faulkner</b>	Social Security number or ITIN	xxx-xx-3066
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>21-12568-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dawn R Faulkner

7/2/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dawn R Faulkner  
Debtor

Case No. 21-12568-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 02, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2021:

Recip ID	Recipient Name and Address
db	+ Dawn R Faulkner, 115 West Camden Avenue Apt. H-2, Moorestown, NJ 08057-1553
519151951	ARS, PO Box 8668, Pompano Beach, FL 33075-8668
519151948	+ Amcol Clmbia, Po Box 21625, Columbia, SC 29221-1625
519151950	+ Apex Asset, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
519151963	Emerg Phy Assoc of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
519151964	+ Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
519151966	+ Larchmont Imaging Associates, 1295 Route 38 West, Hainseport, NJ 08036-2702
519151967	Lourdes Medical Associates, PO Box 9367, Belfast, ME 04915-9367
519151969	+ Moorestown Court Apartments, 115 West Cmden Avenue, Moorestown, NJ 08057-1500
519151970	+ Radiology Associates Of Burlington Count, 1295 Route 38 West, Hainesport, NJ 08036-2702
519151973	+ Verizon Fios Bankruptcy Department, 500 Technology Drive, Ste. 550, Weldon Spring, MO 63304-2225
519151974	Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-8267
519151975	+ Whitehall Apartments, 760 Eayrestown Rd, Lumberton, NJ 08048-3162

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 02 2021 20:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 02 2021 20:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519151949	+ Email/Text: broman@amhfcu.org	Jul 02 2021 20:17:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
519151952	+ EDI: TSYS2.COM	Jul 03 2021 00:18:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
519151953	+ EDI: CAPITALONE.COM	Jul 03 2021 00:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519151954	+ Email/Text: bankruptcy@cavps.com	Jul 02 2021 20:17:00	Cavalry Portfolio Serv, PO Box 1017, Hawthorne, NY 10532-7504
519151955	+ EDI: CITICORP.COM	Jul 03 2021 00:18:00	Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
519151956	EDI: COMCASTCBLCENT	Jul 03 2021 00:18:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
519151957	+ EDI: WFNNB.COM	Jul 03 2021 00:18:00	Comenity Bank/Lane Bryant, 4590 E Broad Street, Columbus, OH 43213-1301
519151958	EDI: WFNNB.COM	Jul 03 2021 00:18:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519151959	+ EDI: WFNNB.COM	Jul 03 2021 00:18:00	Comenitybank/trwrdsrv, Attn: Bankruptcy, Po Box

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jul 02, 2021

Form ID: 318

Total Noticed: 33

519151960	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 02 2021 20:23:59	182273, Columbus, OH 43218-2273 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519151961	EDI: DIRECTV.COM	Jul 03 2021 00:18:00	Direct TV, PO Box 11732, Newark, NJ 07101-4732
519151962	+ EDI: DISCOVER.COM	Jul 03 2021 00:18:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519151965	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 02 2021 20:17:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
519151968	+ EDI: MID8.COM	Jul 03 2021 00:18:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
519155382	+ EDI: RECOVERYCORP.COM	Jul 03 2021 00:18:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519151971	+ EDI: RMSC.COM	Jul 03 2021 00:18:00	Syncb/litt, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519151972	EDI: LCITDAUTO	Jul 03 2021 00:18:00	Td Auto Finance, 27777 Franklin Rd, Farmington Hills, MI 48334
519151976	+ EDI: WFNNB.COM	Jul 03 2021 00:18:00	World Financial Network Bank, PO Box 182124, Columbus, OH 43218-2124

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2021 at the address(es) listed below:

Name	Email Address
Andrew Sklar	andy@sklarlaw.com NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com
Denise E. Carlon	on behalf of Creditor American Heritage Credit Union dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph J. Rogers	on behalf of Debtor Dawn R Faulkner jjresq@comcast.net jjrogers0507@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jul 02, 2021

Form ID: 318

Total Noticed: 33

TOTAL: 4